

BLDC / EAP Business Plan Competition
Qualification Application + Executive Summary
Due October 17, 2014 to rcmurphy@cityofbinghamton.com

Access Application Documents Here:

<http://www.binghamton-ny.gov/binghamton-local-development-corporation-bldc>

Name Emily Jablon Date 10 / 10 / 2014

Address 12 Alice St. Binghamton, NY 13904

Business Phone 607-748-2302 Cell Phone 607-239-8721

E-mail emily@clubblingny.com

Business Name Formerly Club Bling but changing to Jablon Studios

PLEASE CHECK ALL THAT APPLY

Female ☒ Male ☐ Veteran ☐ Disabled ☐

Ethnicity/Race Question 1

Hispanic or Latino ☐ Not Hispanic or Latino ☐

Ethnicity/Race Question 2

American Indian/Alaska Native ☐ Black or African American ☐

Native Hawaiian or Other Pacific Islander ☐ Asian ☐

White ☒ Other ☐

Home based business? Yes ☐ No ☒

Start-up business ☐ Existing business ☒ If so, how long? 1 yr in September

QUALIFICATION QUESTIONNAIRE

Are you willing to locate or relocate your business in the City of Binghamton (regardless of where you live)? Yes ☒ No ☐

List the business start-up/management training you have completed: (including degree programs, workshops EAP Class, Entrepreneurial Curriculum)

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Describe your business:

Locally, Jablon Studios (formerly known as Club Bling) is a creative hub that functions as a home base for many community projects and events. It is a B-Corp candidate as Jablon Studios is a socially driven entity with a focus on the public arts and inner city teens. We offer a multitude of different art and creative classes as well as commissioned pieces, mosaiced logos and renovation work. It is a creative co-op in the sense that other artists are also able to teach their skills. We are hoping to build in 4-6 studios for artist rental. Internationally, Jablon Studios is a website and a brand, branching off of www.SusanJablonMosaics.com. www.JablonStudios.com is a retail website duplicating the products sold on location, glass tile, mosaic supplies, and projects, focusing on crafters. Another feature of the website is the "Sponsor a Mosaic" section which allows local businesses and sponsors to pick a space of their choice for a public mosaic.

Describe your experience in this line of business:

I have been importing glass tile for 7 years now and re-selling them on line. I have been creating public mosaics, professional logos and commercial projects for 4 years now. I have designed for TV shows such as Hell's Kitchen and Top Chef for 5 years. I have been teaching art classes and selling mosaic supplies for over a year. Only this summer did I start the sponsorship program, selling plaque space for names, and it was met with a huge success from our community.

Describe your target market(s):

Within the first year of Club Bling, we primarily tended to middle- to upper-class middle aged women who lived within 30 miles of Club Bling. Currently, I work with large organizations like JCC and BCC who have promoted our classes at Club Bling with their extensive distribution list. JCC and BCC bring me again mostly middle aged women in the middle to upper class. A new target market I would like to focus on is high school students who do not get the art education in high school as they should. There are huge programs and local parents who want to see their children succeed creatively as well. I am also targeting artistic types who can offer their unique classes at Jablon Studios and bring in new customers, as well as new teachers for the workout room.

Describe your competitive advantage in this market:

I am in a unique situation in which I am trying to utilize what has been established by my family. I have a fantastic opportunity to financially profit from doing what I love as well as serve the community. Locally, my advantage is the public mosaics have created a whirlwind of energy around my name. Jablon Studios is located within Susan Jablon.com building and the space is affordable and the resources are convenient as they are on site. Using the scrap tiles from SJM I am able to re-sell them and use them for

community projects, as well as on-site inventory which I can purchase from SJM at import prices. Nationwide, I also have a great advantage. With SJM being in the lead of the industry, I am able to use her website, fan base and social media to directly guide them to Jablon Studios. I have a golden virtual portal to sell mosaic supplies, crafts supplies, mosaic by number kits, a home decor line and potentially mosaicked wall paper. I have all the connections in the industry already. I know how to import and have already learned so many lessons from helping my mom grow SJM. We have a shipping department in SJM which Jablon Studios can use at their own expense. SJM also has a manufacturing staff of 8, so if the kits or decor line products need to be quickly made, there is on site staff Jablon Studios can pay to use.

How would you use the prize money? (Be specific. If multiple uses, include budget)

I would use the prize money for start up expenses as we turn Club Bling into Jablon Studios. I would use \$1800 for building walls to create rental studios. \$800 would go to building a retail website. \$1000 would go to importing new materials and supplies for re-sale. \$500 for printing and literature and \$900 for advertising and marketing.

What are the sources and uses of financing for your business?

The sources for financing Club Bling come through many different avenues. Art Classes offered through JCC and BCC as well as independently. Returning customers of Jablon Studios have different monthly membership options. They purchase tools to create their home as well as the continuous need of more glass tile. People travel from over an hour away to choose from our selection. I have received over \$17,000 in grants in the past 3 years for public art mosaics. I do summer camps and work with different after school programs, such as Liberty Partnership Program which pays me \$90 an hour for summer camps as they focus on keeping the arts in teenager's curriculums. Birthday parties and girls nights bring in \$25 a person as well. What Jablon Studios needs is an online retail store which I think would bring in over \$2000 a month in retail sales, especially if directly linked from SJM. The newest and most successful source of finances is the sponsorship of local mosaics starting at \$50 a tile, engraved with your name, permanently installed in the public mosaic. I made \$900 in 3 hours with one post on Facebook last month. These range from \$50-\$250 per tile or plaque. I am also looking for corporate sponsors to do large scale projects in the city. All of the money goes back into Club Bling or Jablon Studios to buy and expand our capabilities as well as re-stock needed items for classes and members. I also use the money to pay myself as the only staff member of Jablon Studios at this time.

PLEASE INCLUDE 1-2 PAGE EXECUTIVE SUMMARY. EMAIL APPLICATION FORM AND 1-2 PAGE EXECUTIVE SUMMARY TO RCMURPHY@CITYOFBINGHAMTON.COM

ON OCTOBER 17, 2014. OUTLINE FOR EXECUTIVE SUMMARY IS ATTACHED.

I declare that the statements made in this application – including attachments – are true, correct, and complete to the best of my knowledge. False statements shall be sufficient cause for dismissal of this application.

Applicant's Signature, Date

Applicant's Name Title

Executive Summary Club Bling
Emily Jablon

The name of my business is Club Bling. Club bling is a hobby studio turned business that has grown in a very "creative" way. Club Bling had its official opening last September, located at Susan Jablon Mosaics building, the mother company, 12 Alice St. Binghamton NY 13904. Prior, we had classes 2x a week in a little studio we had for fun. One day, our neighbor Greenblott decided to move his can redemption business out from our shared building. Immediately and out of nowhere our little studio grew from 800 sq ft to a 6000 sq ft studio complex equipped with an elevator, loading dock and yoga room. Teaching mosaics on the side turned into 65 hours a week, constant flow of people, and the fact that I was now a business owner. I made a lot of money in a lot of different ways without any structure, long term planning or research. People will pay for the creative services I offer and the space itself. I realized I was going to need help with the business end of things or I was going to be stuck. The line between studio and business is what makes creative businesses succeed or fail. Not only do I make, sell, and teach mosaics-- I do large public mosaics to beautify downtowns, locally and nationwide.

My target market, locally, is middle aged women, corporate sponsors, camps, schools, after school programs and organizations like BCC and JCC with large distribution networks. My national targets are schools, large organizations with a focus on teenagers or the arts, grants for public art, camps, colleges, crafters, interior designers, architects, and middle aged ladies. These ladies range from middle to upper class 80% of new "Blingers" come back. They get addicted. Our local competition would be Kapow Art Now and Uncorked Creations. I try not to think of them as competition because this is the arts and they simply don't teach mosaics or do public art, but the growing business woman inside me knows, "Emily. Now they are your competition." The nationwide competition for large scale mosaic public arts, airport mosaics, mosaicked logos and murals, mosaic how to videos and kits, and design of mosaic tiles is none. And that is our niche. The competitive advantages are huge in this situation. The first part of this maturity of my business would be to change the name from "Club Bling" to "Jablon Studios" The name Susan Jablon in the tile world is leading edge. Susan has a fan base and a following internationally that I can tap into at any time and from her direct website and SJM social media. I have access to purchase (at import prices) from 3000 different kinds of glass tile stocked in SJM's warehouse as well. SJM directly funnels all custom logo and picture mosaics to "Jablon Studios". I have been to and have relations with the factories in China. I know how to import. I was a Chinese major. I have all the connections and have a 7 yr grasp on the industry. I get all of Susan's scrap tile. That's a lot of tile.

Monthly I need \$2000-\$3000 to make Jablon Studios shift direction and grow. Monthly Calculation based on the past year are: monthly memberships, (10 @\$100) rate and price of classes, (6 classes @ \$250 a class) tiles and supplies sold in store (15lbs@\$15). Yoga rent brings in \$300 a month and leasehold improvement of building in rental studios would bring in another \$750 a month. With the addition of the "Jablon Studios" online store, a direct link from the SJM website, and an Etsy store I estimate over \$2000 monthly in additional tile and supplies sold to crafters. That is over \$5000 without birthday parties, girls night event, camps, programs for winter and spring break, grants, logos, visiting teacher fees, and commissions. Potentially, Jablon Studios could be just as big as SJM, especially with full access to an onsite manufacturing facility with staff, a top name in the industry, onsite shipping and inventory in the same building at a minimal cost. The start-up fees are how I would spend the prize money. I would build inner walls for artist rental studios (\$1800) and I would build a retail

website (\$800). I would purchase new imports (\$1000) , \$500 on printing and literature, with \$450 on local advertising and \$450 for an online face lift: nationally to re-brand Jablon Studios as SJM's new business, locally to generate more business and create more sponsored public art, as well as personally, Emily Jablon, glass artist.

My marketing strategy would be heavily guided by the internet marketing services included in the competition prize. I don't know much about marketing, but I do know that the public mosaics are the best advertising and marketing I have. Thousands of people see these mosaics daily, for years to come. I would like to market these to the best of my ability and learn how to make good marketing decisions. I want to feel educated and confident in marketing before making long term decisions for my business. As of right now, the only places I advertise are "The Reporter" because it is \$9 a week and Facebook posts, which are free. As I change names and shift gears with Club Bling, it would be a great time to develop a marketing strategy for "Jablon Studios."

Right now my team is my mother and teacher Susan Jablon, Kari Bayait, and myself. My mom and I are partners and our businesses co-create together to lead and form the glass tile industry. Kari is my local friend who landed us our first mosaic downtown working for Southern Tier Celebrates. She is a graphic designer who has done all of Club Bling's graphic design work for free. Kari and I are passionate about attaining public art grants and working with under-privileged youth to assemble the mosaic. If this competition is won and Jablon Studios grows as expected, our team will quickly be expanding with BU art students as paid staff and interns.

Milestones

Nationally, I would like to have a mosaic craft book published as a milestone event.

Locally my milestones are the 14 public mosaics around Binghamton and I am acquiring funding now for at least 2 more large downtown mosaics next summer. Nationally, my first big milestone was designing the set for Hell's Kitchen for 10 seasons in a row. Locally, the biggest milestone I have had so far is the "Mosaic Park" located across from River Read books where we have done 4 large-scale mosaics completely transforming the barren river front urban park to a colorful landmark that is unique and special to our city. My first milestone and goal for Jablon Studios is to revive the Water Fountain that is still assembled underground in this city park. Looking for a local corporate sponsor to fund the project (\$15-\$25K), I will work with local architects, builders (and hopefully the man who owns the building next door to cycle the water from his green roof to the fountain) to make this little but jam-packed mosaic park famous for its urban beauty, cultural coolness, and artistic awe for centuries to come. Mosaics are forever.

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Name Ian Golden / Matthew Francis Gawors Date 10 / 16 / 2014

Address 46 S Washington St Binghamton NY 13903

Business Phone (607) 217-4155 Cell Phone (845) 800-8205

E-mail ConfluenceRunning@gmail.com

Business Name Confluence Running

PLEASE CHECK ALL THAT APPLY

Female ☐ Male ☒ Veteran ☐ Disabled ☐

Ethnicity/Race Question 1

Hispanic or Latino ☐ Not Hispanic or Latino ☐

Ethnicity/Race Question 2

American Indian/Alaska Native ☐ Black or African American ☐

Native Hawaiian or Other Pacific Islander ☐ Asian ☐

White ☒ Other ☐

Home based business? Yes ☐ No ☒

Start-up business ☐ Existing business ☒ If so, how long? 18 Months

QUALIFICATION QUESTIONNAIRE

Are you willing to locate or relocate your business in the City of Binghamton (regardless of where you live)? Yes ☒ No ☐

List the business start-up/management training you have completed: (including degree programs, workshops EAP Class, Entrepreneurial Curriculum)

BU SOM, 2010 B.S. Management, Entrepreneurship, 2012 MBA. Leadership

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Describe your business:

Confluence Running is a running specialty store in Downtown Binghamton. Confluence Running provides fitness footwear, apparel, accessories, nutrition, and injury products. Confluence Running provides a free shoe fitting process that is included with all shoe purchases. Sales associates are trained in biomechanics of the foot. Sales associates are trained to analyze customer's arches and gait to fit properly structured shoes to specific arch types. Sales associates will have experience testing all the products in the shop given to them by manufacturer representatives. Confluence Running provides services that include personal training, biomechanics analysis, 3-D Imaging, triathlon coaching, performance coaching, weight loss consulting, sports injury prevention, and nutrition guidance.

Describe your experience in this line of business:

Ian Golden has been in business with the Finger Lakes Running Company for the past 8 years. Ian is an occupational therapist who is up to date on the latest footwear research that includes excessive vs. natural pronation levels, anatomical foot structures vs footwear structures, and latest footwear technology.

Describe your target market(s):

The target market is the mid-40's female who is new into the fitness market looking to lose a few pounds of fat and become healthier.

Describe your competitive advantage in this market:

The footwear industry is price protected, so all online/brick and mortar stores must advertise and price their footwear at MSRP pricing. Confluence Running gives an additional fitting process that is free and is included in all footwear purchases. Confluence Running provides a full retail experience and one on one guidance.

Do you have a comprehensive written business plan? Yes ☒ Partial ☐ No ☐

How would you use the prize money? (Be specific. If multiple uses, include budget)

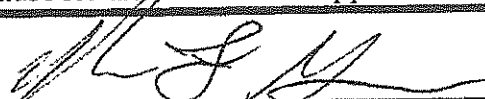
Confluence Running plans on using the prize money to expand the programs currently in place. This includes:
Medical Outreach Program: Script Pads (\$500), Lunch & Learn Events (\$1000), Travel Expenses (\$1000), Part Time Labor (\$1000)
Training Services Expansion: Certifications & CEU's (\$500), Training Equipment (\$500), Online Marketing (\$500)

What are the sources and uses of financing for your business?

Confluence Running was originally funded privately and through a \$100,000 loan. Currently Confluence Running is funded from carefully designed cash flow predictions to create a surplus during busier months to coast throughout the winter months. Confluence Running's business design has training services spiking during the Winter Months to offset the slower retail months.

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I declare that the statements made in this application – including attachments – are true, correct, and complete to the best of my knowledge. False statements shall be sufficient cause for dismissal of this application.



Applicant's Signature

Matthew Francis Gawors

Applicant's Name

10/16/14

Date

Marketing Manager

Title

Executive Summary - Confluence Running

Confluence Running Company (CRC) is a community-oriented and customer driven running specialty store. It is individually-owned by Ian Golden, managed and staffed by Binghamton-area runners. CRC is located on 46 S Washington St on the South Side of Binghamton NY by the Number 5 Restaurant. CRC will serve all levels of runners from recreational starters to seasoned competitors, and reach out for podiatric and therapeutic referrals requiring quality products and specialized fit. In addition to training and racing shoes, CRC will provide the community with seasonal running apparel such as water resistant shells and synthetic winter gear, training accessories such as hydration systems and reflective vests, and nutritional supplements such as gels and electrolyte mixes.

Local competition includes Dick's Sporting Goods, and the Finish Line. Regional competition includes similar established specialty stores in DeWitt (Fleet Feet), Ithaca (Finger Lakes Running Company), Clark's Summit (National Running Center), and Scranton (Scranton Running Company). Additional, and probably the most significant competition are via online entities such as Zappos, Road Runner Sports, and the Running Warehouse. Each provides the Southern Tier with select shoes and apparel with good general customer service, a wide range of product, and in some cases lower price points. Each of these will be competed against at different points or levels. Specialized service including custom fitting and run community integration will separate CRC from local chain/"box" retailers. The showroom experience, try-on potential, customer interaction/attention, and custom fitting will be used to compete with online entities. CRC will be the only area entity integrating the following: 1) the provision of personal customer attention and service, 2) the provision of a complete line of quality running shoes and apparel with precision fitting, 3) assistance to community through training groups, networking, and provision of meeting space, 4) contribution to community-building and fund raising entities through donations, scholarships, and event support.

Confluence Running is projected to sell \$368,785.38 in revenue for the 2014 year, up 15% from \$319,312.09 in 2013. Gross margin for the 2014 season is projected at \$158,546.94. After all expenses including payroll, utilities, marketing, advertising, office supplies, sponsorships, and rent are considered, profits are projected at \$32,946.94. The average item price is \$30.90 with about 2.38 items being sold per transaction for an average transaction total of \$73.85. Breakeven point is \$292,164.59, with 3,956 transactions and 9416 units sold per year.

While the current marketing and budget plan will expand Confluence Running at its current rate, the prize money, advertising, and internet marketing coming from this competition will help achieve significant expansion. CRC plans on using the prize money to expand programs currently in place. Medical Outreach Program expenses include Script Pads (\$500), Lunch & Learn Events (\$1000), Travel Expenses (\$500), and Part Time Labor (\$1500). The Training Services Expansion Program expenses include Certifications & CEU's (\$500), Training Equipment (\$500), and Online Advertising (\$500).

Confluence Running currently has several programs in place that interact with customers and consistently brand the Confluence logo. The branding program includes all shop events and free group runs that are co-hosted with the Triple Cities Runners Club (TCRC). This includes Thursday night group runs, Saturday morning trail runs with the Binghamton Area Trail Runners (The BATS), the November Glow Run benefitting the Mental Health Association of the Southern Tier, Yoga Nights, Confluence Kids Group Runs, and Pub Runs benefitting the Our Space Park Project. These free events are supported by the shop with the intention to convert participants into customers.

Confluence Running provides sponsorships to many of the local road races in the area by donating moneies, time, and products. Gift baskets are created supporting the CRC logo and literature to associate the donated products to CRC. Close relationships have been created with the Binghamton Bridge Run Half Marathon and Triple Cities Runners Club to further market all entities for co-branding. In reference to digital media, CRC's email list includes over 4600 local emails. An educational newsletter is sent out on a montly basis. Confluence Running's Facebook page has over 3000 "likes" and is an efficient media outlet to reach customers.

The Medical Outreach Program is an initiative from the shop to create mutually beneficial relationships with the physicians of the Southern Tier. Confluence Running would like to provide education on the latest research and technology in the footwear industry that physicians can pass on to their patients. CRC looks for referreels from physicians to further support physicians' patients with proper shoe fittings and guidance.

Confluence Running's team is the most important aspect of the shop. The shop is supported by Chris Cowden who oversees operations, customer outreach, and organizes in-house shop events. Chris works with an methodical mind seeing the smaller details of day to day business. In contrast, Matt Gawors has an empirical mind to search for the most community impact. Matt executes marketing, community outreach, and branding for the shop. Ian Golden is the general manager who forecasts futures, manages RA's, and oversees Special Orders. Ian has the most experience with the products that CRC carries and has the best relationship with the manufacturers. CRC has an ambassador program called Team Confluence. These ambassadors are not employed by the shop but are a valuable asset in promotion, event participation, and community building.

Confluence Running is going to break \$400,000 in sales during the 2015 season. Projections include a 15% growth of 2014 projected sales of \$368,785.38 which equals \$424,103.187 for the 2015 season. Other milestones include hosting a Cross Country Series in Fall of 2015 and organizing a Binghamton Marathon in October 2015 or May of 2016.

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Name Ewelina Zajac-Holdrege Date 10/15/14

Address 45 Lewis Street, Binghamton, NY 13901

Business Phone (607) 235-5855 Cell Phone (607) 206-4346

E-mail *eholdrege@idea-kraft.com*

Business Name Holdrege Design, LLC (DBA: Idea Kraft)

PLEASE CHECK ALL THAT APPLY

Female ☒ Male ☐ Veteran ☐ Disabled ☐

Ethnicity/Race Question 1

Hispanic or Latino ☐ Not Hispanic or Latino ☒

Ethnicity/Race Question 2

American Indian/Alaska Native ☐ Black or African American ☐

Native Hawaiian or Other Pacific Islander ☐ Asian ☐

White ☒ Other ☐

Home based business? Yes ☐ No ☒

Start-up business ☐ Existing business ☒ If so, how long? 3 years

QUALIFICATION QUESTIONNAIRE

Are you willing to locate or relocate your business in the City of Binghamton (regardless of where you live)? Yes ☐ No ☐

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Describe your business:

Idea Kraft is a Binghamton, NY based full-service creative studio that specializes in branding, identity, packaging and website design.

Describe your experience in this line of business:

I earned BFA and an MFA with honors from the Academy of Fine Arts in Wroclaw, Poland with a Major in Product and Graphic Design, and began my career as an in-house designer for MeadWestvaco in Sydney, NY. I started my freelance business in 2011 and became self-employed at the beginning of 2013, and I have been running a successful creative agency since then. In September 2014, I began working on an M/WBE application with the assistance of the EAP program at the SUNY Broome Campus.

Describe your target market(s):

The targeted customer is a small- to medium-size company that needs to establish or refresh their branding, or needs to bring new products or services to the market.

Describe your competitive advantage in this market:

Idea Kraft's competitive edge is based the owner's diverse, European background, business philosophy and creativity. Her work has always been recognized for its world class and high quality design services. The company is known for its attention to detail, innovative, "out of the box" ideas and flawless execution. The company also offers services that are unique to the area, such as packaging design, merchandising design and product design.

Do you have a comprehensive written business plan? Yes ☒ Partial ☐ No ☐

How would you use the prize money? (Be specific. If multiple uses, include budget)

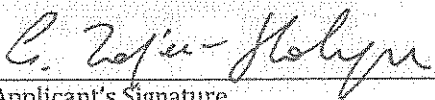
The \$5,000 grant will be used to purchase additional equipment (laser printer and Mac Pro computer) and to create a part-time marketing position.

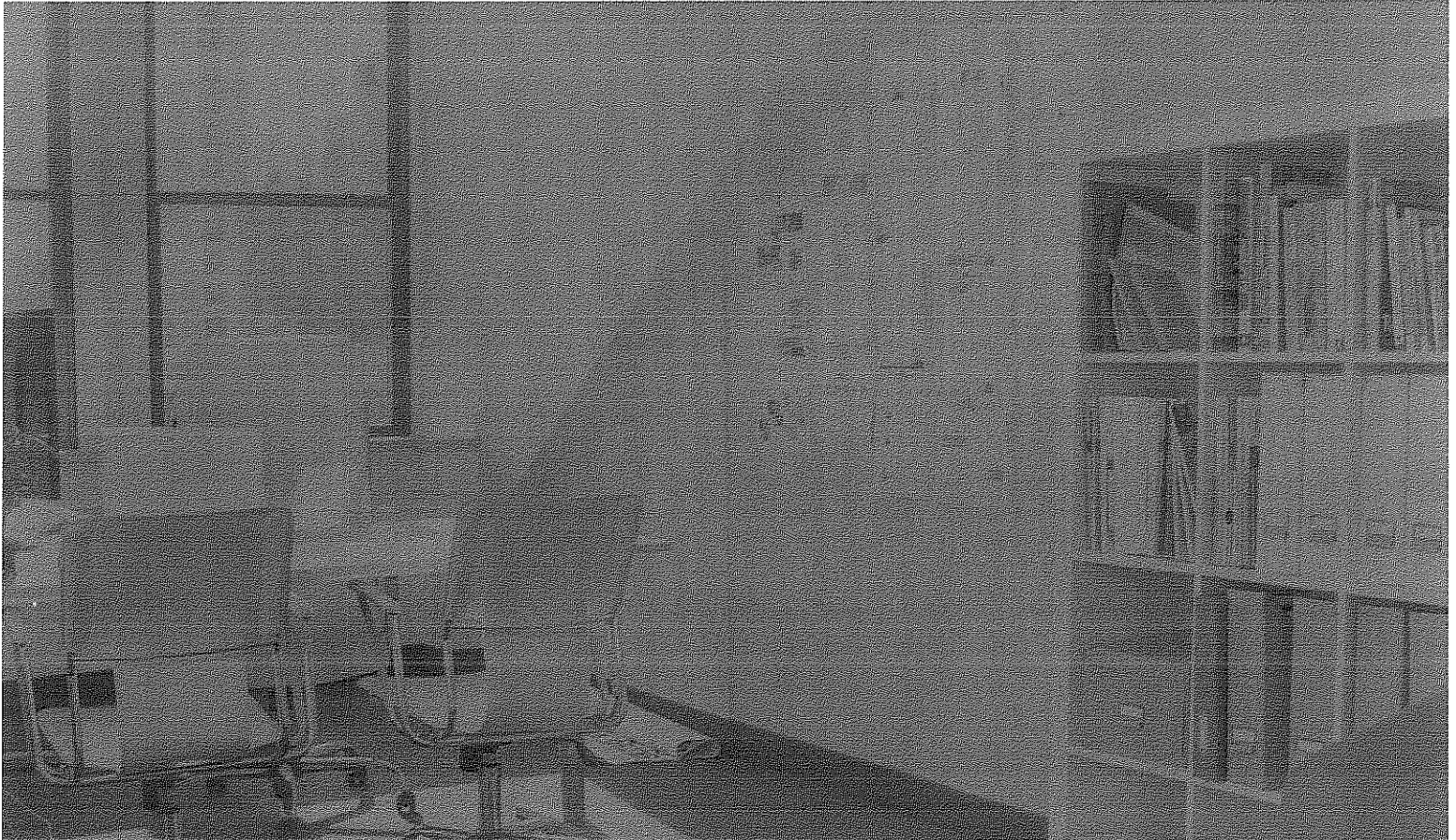
What are the sources and uses of financing for your business?

A \$10,000 bank loan was granted for office furniture and working capital.

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I declare that the statements made in this application – including attachments – are true, correct, and complete to the best of my knowledge. False statements shall be sufficient cause for dismissal of this application.

	10/15/14
Applicant's Signature	Date
Ewelina Zajac-Holdrege, Owner/Creative Director	10/15/14
Applicant's Name	Title



EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Idea Kraft

45 Lewis Street
 Binghamton, NY 13901
 607.235.5855
 eholdrege@idea-kraft.com

www.idea-kraft.com

ABOUT IDEA KRAFT

Idea Kraft is a Binghamton, NY based full-service creative studio that specializes in branding, identity, packaging and website design. Idea Kraft offers clients a fresh, unique perspective regarding visual communications and provides high quality design solutions that combine innovative design ideas with rational business strategies. Idea Kraft has been designing branding programs and digital campaigns in Upstate New York for several years now. Our client list includes Fortune 500 companies, small start-ups and everything in between. In September 2014, the agency started working on an M/WBE application with the assistance of the EAP program at the SUNY Broome campus.

TARGET MARKETS

The targeted customer is a small- to medium-size company that needs to establish or refresh their branding or bring new product or services to the market.

Industry

Companies hire outside design firms and freelancers to fulfill their graphic design and visual communications needs, and to gain a fresh perspective and innovative ideas for their product or services.

The current list of active clients includes: Modern Marketing Concepts, ACCO Brands, CAT® Lights, E-Z Red Company, Central National Gotesman, Inc., Progressive Dental.

Competitors

Currently there are several local agencies such as Riger, Hue and Ad Elements that provide similar services. Idea Kraft is collaborating with a few of them in order to provide support to local organizations, including CAST (Communication Association of the Southern Tier), where the owner of Idea Kraft serves as a President.

Competitive Advantage

Idea Kraft's competitive edge is based on the owner's diverse, European background, business philosophy and creativity. Her work has always been recognized for its world class and high quality design services. The company is known for its attention to detail, innovative, "out of the box" ideas and flawless execution.

The company also offers services that are unique to the area, such as packaging design, merchandising design and product design.

FINANCIAL ANALYSIS

Profit/Loss to date and projected sales

	2013	2014	2015	2016	2017
Gross sales	81,585.00	149,791.08	160,276.46	171,495.81	183,500.51
Expenses	34,634.00	91,692.39	98,110.86	104,978.62	112,327.12
Net Profit	46,951.00	58,098.69	62,165.60	66,517.19	71,173.39

EXECUTIVE SUMMARY

FINANCIAL ANALYSIS

Idea Kraft will double its revenues by year 2017 by expanding existing client contracts and acquiring new clients. The agency will grow their customer base by providing clients with competitive priced projects due to reasonably low overhead, creative, practical designs that add more value than competing graphical art firms, and superior customer attention. The \$5,000 grant will be used to purchase additional equipment and to create part-time marketing position.

MARKETING STRATEGY

Over the next few months Idea Kraft will focus on these activities for key marketing efforts:

1. Networking: leveraging relationships through local organizations such as the Chamber of Commerce
2. Maintaining and improving current client relationships to increase the potential for referral
3. Targeting new customers: designing a print and web campaign to introduce the agency to local businesses
4. Social media advertising

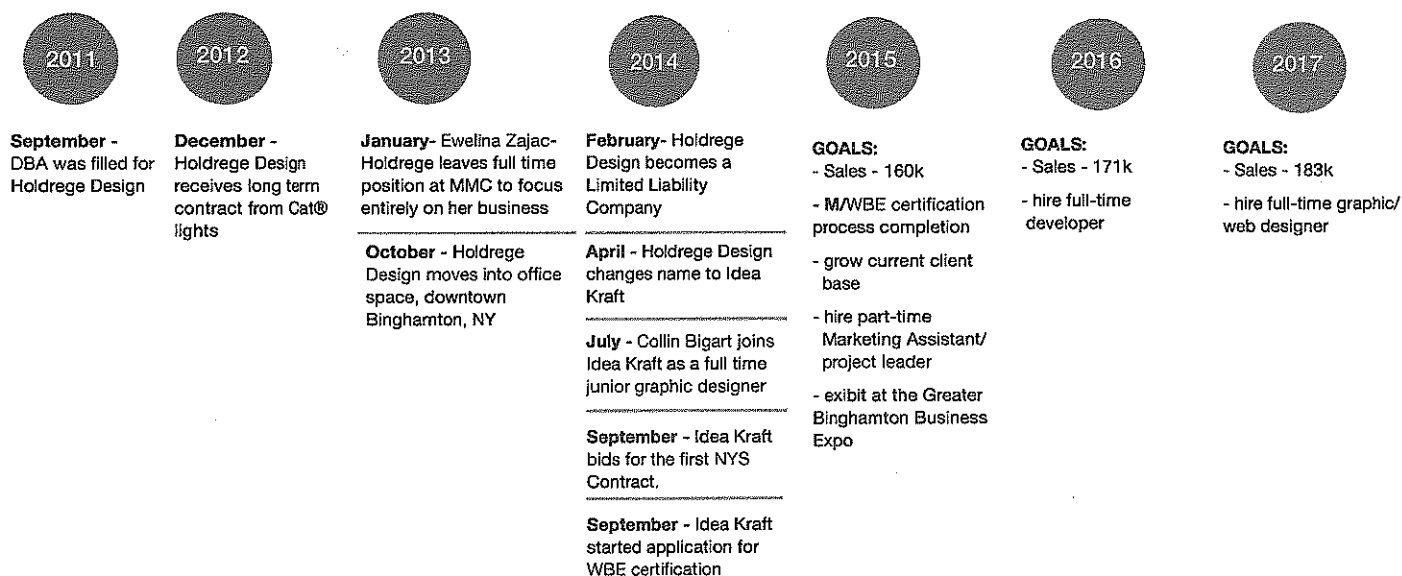
LEADERSHIP TEAM



Ewelina Zajac-Holdrege | Founder + Creative Director

Ewelina Zajac-Holdrege has been working professionally since 2004. Her educational credentials include a BFA and an MFA with honors from the Academy of Fine Arts in Wroclaw, Poland with a Major in Product and Graphic Design. Due to her multicultural background and exposure, she offers her clients a unique vision and creative thinking with a talent and experience from several different art disciplines. Ewelina specializes in branding, identity, packaging and website design. Her work has been recognized by many influential design organizations and major publications. She started her career as a Junior Graphic Designer at MeadWestvaco in Sidney, NY and spent the next seven years working in the In-House creative department there, eventually rising to the position of senior graphic designer. After that she worked as a Senior Graphic Designer at Modern Marketing Concepts in Binghamton, NY before she decided to pursue her long time dream of running her own creative agency. In preparation for starting her own business she has been working as a freelance graphic designer since 2008, building relationships and growing her client base.

MILESTONES





4

BLDC / EAP Business Plan Competition
Qualification Application + Executive Summary
Due October 17, 2014 to rcmurphy@cityofbinghamton.com

Access Application Documents Here:

<http://www.binghamton-ny.gov/binghamton-local-development-corporation-bldc>

Name Fritz Joseph Orzelek Date 10 / 17 / 2014

Address 24 Stokes Avenue Binghamton NY 13905

Business Phone 607-729-5409 Cell Phone 607-729-5409

E-mail fritzorzelek@icloud.com

Business Name "A Little Children's Music Network & Caviar Audio Enterprises

PLEASE CHECK ALL THAT APPLY

Female ☐ Male ☒ Veteran ☐ Disabled ☐

Ethnicity/Race Question 1

Hispanic or Latino ☐ Not Hispanic or Latino ☒

Ethnicity/Race Question 2

American Indian/Alaska Native ☐ Black or African American ☐

Native Hawaiian or Other Pacific Islander ☐ Asian ☐

White ☒ Other ☐

Home based business? Yes ☐ No ☒

Start-up business ☐ Existing business ☒ If so, how long? 2+ years

QUALIFICATION QUESTIONNAIRE

Are you willing to locate or relocate your business in the City of Binghamton (regardless of where you live)? Yes ☒ No ☐

List the business start-up/management training you have completed: (including degree programs, workshops EAP Class, Entrepreneurial Curriculum)

Associate of Science Business Degree: Broome Community College, Binghamton, NY

**BLDC / EAP Business Plan Competition
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Describe your business:

A Music Network Subscription and Education Service and an Audio Products Manufacturing and Design Corporation both based and started in Binghamton, New York

Describe your experience in this line of business:

I am an Engineer, Composer and Musician with degrees both in music and engineering with over 30 years of experience.

Describe your target market(s):

Refer to the Executive Summary and Internet links for information.

Describe your competitive advantage in this market:

Novel products, proprietary Trademarks and Intellectual (Copyright) Properties registered with the United States Patent, Trademark, and Copyright Offices.

Do you have a comprehensive written business plan? Yes ☐ Partial ☒ No ☐

How would you use the prize money? (Be specific. If multiple uses, include budget)

To create high paying jobs and assist with the procurement of offices and manufacturing facilities within the Binghamton area to assist with the corporate mission and goals.

What are the sources and uses of financing for your business?

Personal financing and select Investors located in the Greater Binghamton area.

PLEASE INCLUDE 1-2 PAGE EXECUTIVE SUMMARY. EMAIL QUALIFICATION APPLICATION FORM AND 1-2 PAGE EXECUTIVE SUMMARY TO RCMURPHY@CITYOFBINGHAMTON.COM ON OCTOBER 17, 2014. OUTLINE FOR EXECUTIVE SUMMARY IS ATTACHED.

I declare that the statements made in this application – including attachments – are true, correct, and complete to the best of my knowledge. False statements shall be sufficient cause for dismissal of this application.

Fritz Joseph Orzelek (Electronic Signature)

10/17/2014

Applicant's Signature

Date

Fritz Joseph Orzelek

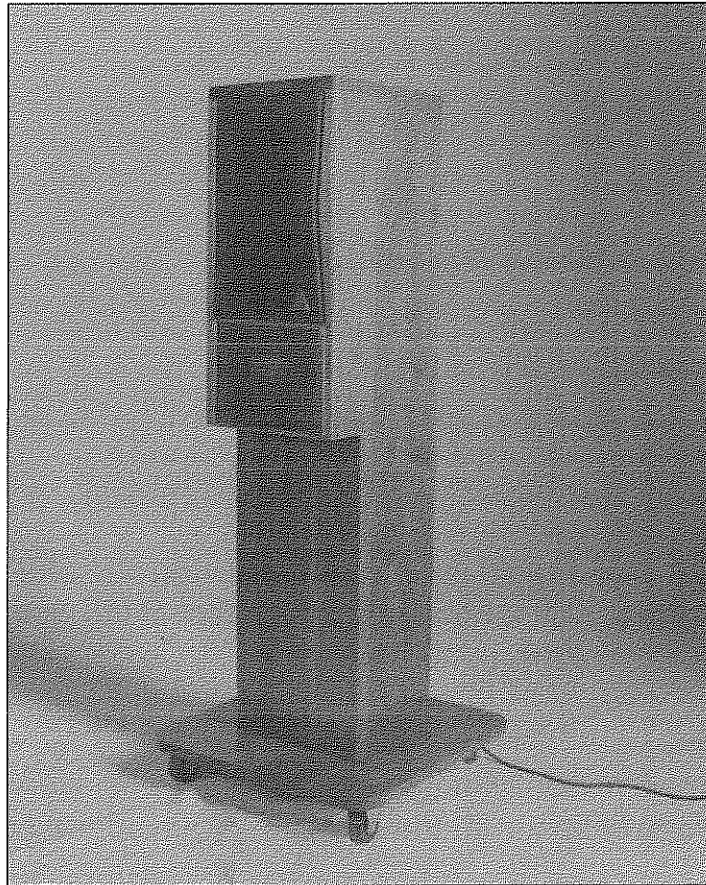
CEO and Owner

Applicant's Name

Title

CAVIAR AUDIO DESIGN AND INNOVATION

EXECUTIVE SUMMARY



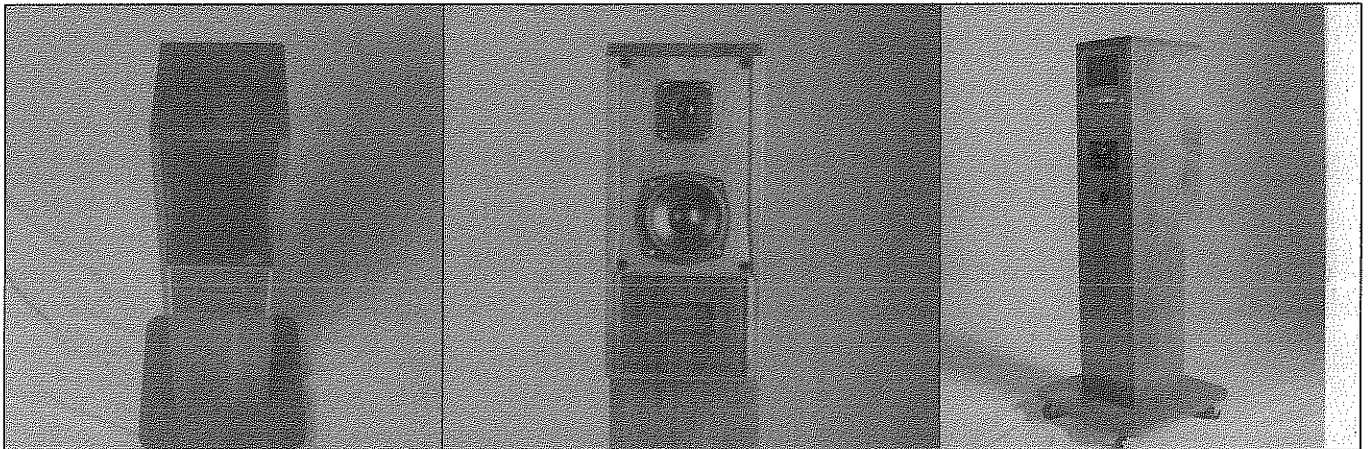
THE MISSION:

To produce audiophile quality sound reinforcement and audio and visual products of exemplary artistic beauty with timeless and durable engineering design.

INTRODUCTION

WHY THIS PRODUCT/ WHY THIS BUSINESS..?

This product was originally designed and built to meet a need for sound reinforcement for meetings and gatherings around St. James Church in Johnson City, NY for use in their fellowship and dining halls, gymnasium and various meeting rooms. The system was designed to be a fully integrated, extremely portable and easy to use, while also being durable and aesthetically



pleasing. It stood to reason that the system provided a useful for the church, that such a need might exist for this type of system in the marketplace. Thus the reason and motivation for this summary.

CORPORATE INFORMATION:

The business is currently in the process of organization into an (LLC), Limited Liability Corporation, with the intention of incorporation by the second quarter of 2014.

UNIQUENESS OF PRODUCT / NICHE MARKETING CONSIDERATIONS:

This product is intended to incorporate the “best of the old” and the “best of the new” into a product which not only functions as an sound reinforcement device, (audio with future intentioned audio/video device), but a product of remarkable ease of use and functional beauty of design. This product is differentiated by it’s attention to classic design, excellence in woodworking, along with integration of advanced electronics technology.

THE GOALS

To produce and manufacture audiophile quality sound reinforcement (and future audio/visual multimedia systems), individually customized by customer preference as to wood type, grain preference, overall finish and top coat, driver complement and preferred amplifier power, and advanced technologies. There will also be consideration to produce a lower cost, primarily functional integrated mobile system. All systems and technology will be created and manufactured in the Greater Binghamton area and employ locally skilled labor as necessary.

THE CUSTOMER AND TARGET MARKET

Caviar Audio envisions and expects to enjoin a diverse and eclectic customer base desiring sound reinforcement portability and mobility; audiophile design quality and aesthetic beauty, and discriminating taste ranging from the corporate professional to organizations requiring easy to use mobile systems; religious institutions and organizations, to "DJ's" performing at weddings, ceremonies and related functions. There is consideration to produce a lower cost primarily functional system without all the aesthetic bells and whistles.

COMPETITIVE ADVANTAGE AND PROJECTED PRICING

Design and Utility Patent applications are currently in process. Caviar Audio expects to ascertain patent pending status by the end of 2nd qtr 2014. Since these are essentially customized products, pricing will be dependent on the nature and quality of materials utilized in the final product design. At the low end of the product line, Caviar expects to sell purely functional, extremely durable mobile systems in the neighborhood of \$995. At the very highest end, it is projected that the most costliest units will retail for approx. \$3495. Product promotion and advertising will utilize the internet, audiophile periodicals and journals, blogs, tweets, twitters, and the latest and greatest of digital communication technologies. In summation, Caviar Audio expects to carve a very specific niche and product line with a very eclectic customer base.

CAVIAR AUDIOTM

| Audio Perfection Designed by Fritz J. Orzelek in Binghamton New York |

Introducing.. "IMAS Elegante[™]"

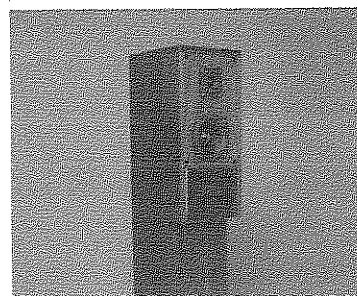
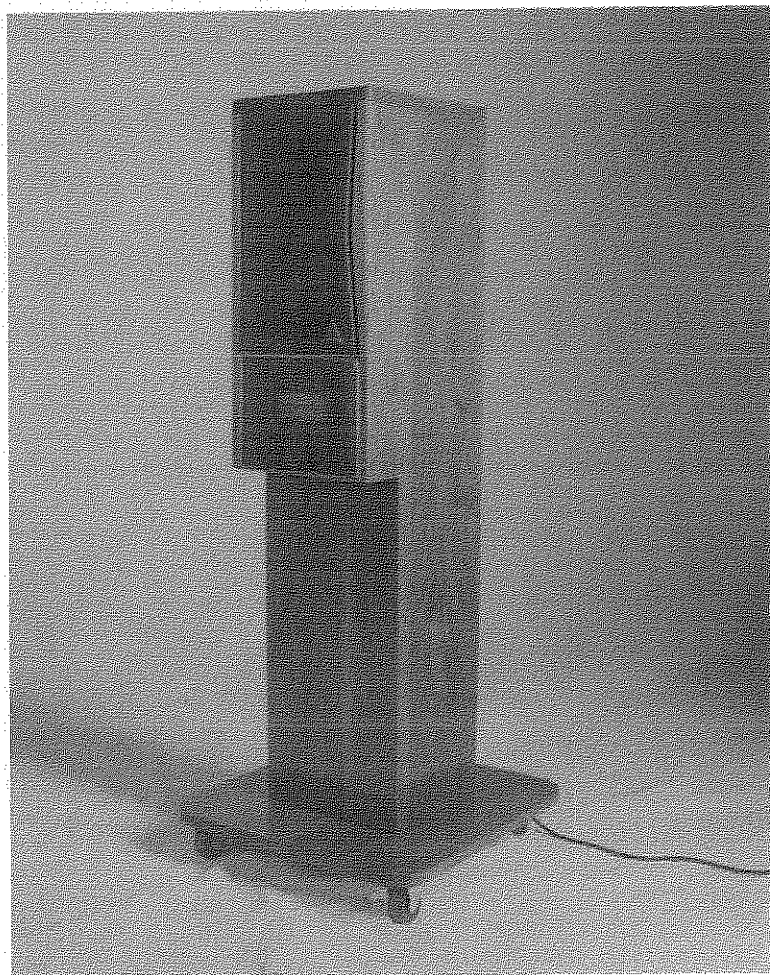
Introducing the "IMAS"..
Integrated Mobile Audio
Solution Elegante designed for
the discriminating fine audio
and sound reinforcement
connoisseur in the great
tradition of timeless audio
products designed and built in
"The Original Silicon Valley"...
Binghamton, New York

Design and Specs

All IMAS systems are custom
designed products from the
ground up to meet the audio
needs and requirements of
each individual customer,
including the system exterior,
amplification, and speaker
complementation. Each unit is
individually designed, built
and signed by Fritz J. Orzelek.

Legacy in Design

Achieving timeless design in
the spirit of innovation is often
complex while seemingly
simplistic. Caviar Audio works
tirelessly to achieve perfection
in every facet of the design
and engineering process.

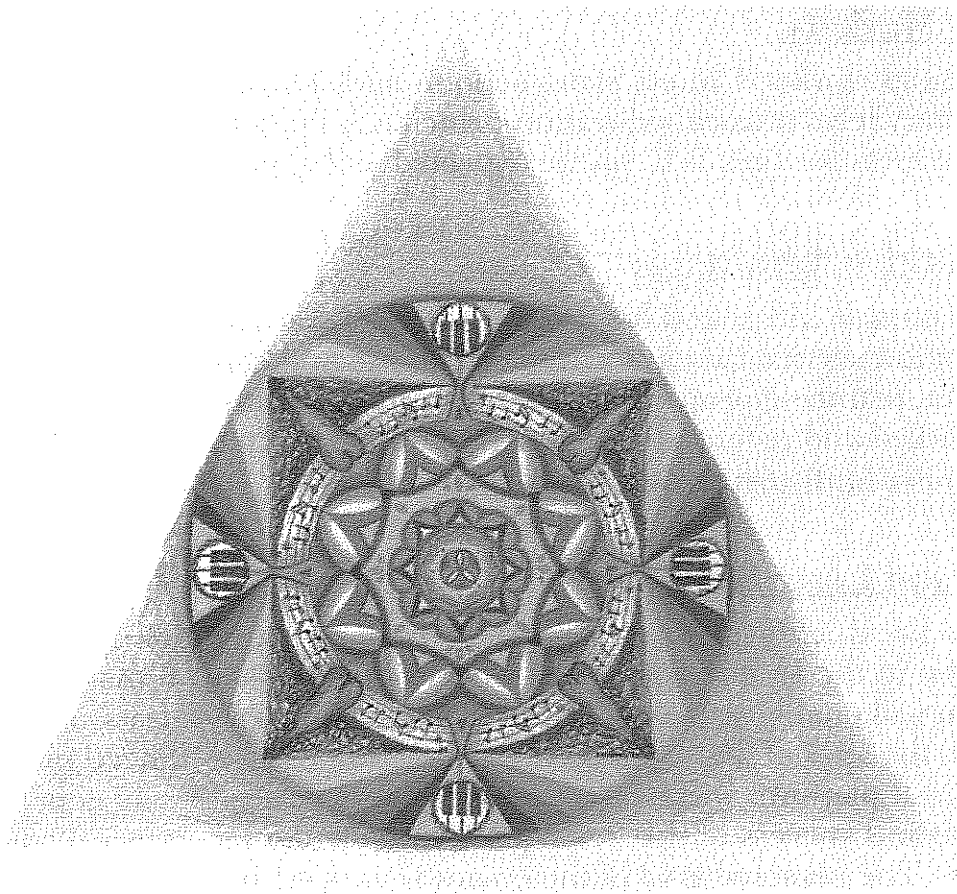


A Little Children's Music®

Network & Musical Enterprises

Executive Summary

*Prepared by Fritz Joseph Orzelek
Binghamton, New York*



EXECUTIVE SUMMARY

*A*__ Little Children's Music Network and Musical Enterprises is a for profit corporate enterprise consisting of "A Little Children's Music Network[®]", a fine arts music and music education subscription service for the children's education and scholastic market. The company intends to produce, market, distribute and license the finest musical content of substantive value for musical education along with software and content appropriate for developing children. The company intends to manufacture and distribute novel and patented hardware and software products to support the goals of the Little Children's Music Network.

Target Markets:

Initial market, United States schools and school districts Pre-K and Elementary level musical education principally for school age children ages 2-6 with products for ages 7-17 future expected and expanding internationally.

Competitive Advantage:

A unique integrated hardware and/or software musical solution and subscription service for early childhood music and core multidisciplinary education featuring proprietary hardware and software, copyrighted, trademarked and patented and integrated with internet based learning experiences both structured and creatively free form activities.

Short and Long Term Goals:

To become the *premier* musical education platform for early child education in the United States and worldwide. The educational benefits and platform will enable cross core multidisciplinary learning for students primarily between the ages of 2 to 6 years of age. Creation of an advanced musical educational platform will be a future goal and will necessarily depend on the adoption and success of the initial pre-k and elementary musical education products. The personal goal of the owner is to work in as full time a manner as possible to achieve success to grow the corporation from infancy to maturity.

MARKET NEEDS

The Issues and the Needs:

According to the US Department of Education's National Assessment of Educational Progress at Grade 8 in a study published through the National Center for Education Statistics in 2009 entitled The Nations Report Card "Arts 2008 Music and Visual Arts", 62% of students at Grade 8 tested "Inadequate" for **Reading Musical Notation**, while 20% tested as Adequate and 9% had "Limited" abilities. Because of the significance and importance of this study, the full report will be included in the research section of this business plan. Analogous results were reported for **Identifying the Sound of an Instrument** while there are mixed but promising results for **Identifying the Origin of a Musical Style**.

There is certainly evidence to conclude that United States as a whole has significant deficiencies with regards to fundamental skill sets and abilities with regards to music learning and music education. These educational report card deficiencies in addition to other significant issues regarding music and musical education are the principal reasons for the instigation and promotion of this business model and business plan.

It is the premise that if musical education in the United States up to Grade 8 is currently operating at the "status quo", then "status quo" is operating substantially less than optimally and there is much room for improvement. The most room for potential improvement in musical education would be through paradigm improvement in early childhood education, Pre-k, Kindergarten, and primary grades of Elementary education. The published research on the benefits of high quality early educational attainment is without challenge. "A Little Children's Music" represents an advanced hardware, software, and program for learning for early childhood music education which is focused on developing a highly beneficial and substantial capability and learning experience for children, teachers, and parents of children.

Target Markets:

According to ed.gov..

About 50 million students are heading off to approximately 99,000 public elementary and secondary schools in the United States for the fall 2013 term, and before the school year is out, an estimated \$591 billion will be spent related to their education.

“A Little Children’s Music” Network and Musical Enterprises is focused on earning a substantial niche presence in the early education market through the sale of hardware, software, and programmed learning environments by offering products and subscription based support to public and private schools, school districts, and pre-k and HeadStart programs throughout the United States.

Organization and Management

“A Little Children’s Music” is intended to incorporate as an LLC or
“C” Class Corporation.

Chief Executive Officer and Creative Director:
Fritz Joseph Orzelek

Attorney: David Cohen: 142 Front St. Binghamton, NY

Intellectual Property Held

United States Trademark (Pre-Assignment):
“A Little Children’s Music Network & Musical Enterprises®”

United States Copyrights:
“A Little Children’s Music” (Music-Book 1)
and Book 2 (Partial)

Mandala Logo (Copyrighted)
Products Designs (Future) Design and/or Utility Patent

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Name Ohad BarSimanTov & Mark Sodon Date 10 / 15 / 2014

Address 115 Henry Street, ste #695, Binghamton, NY 13902

Business Phone 888-345-1368 Cell Phone 631-223-6604

E-mail info@ism.care

Business Name InfraSonic Monitoring - aka ISM

PLEASE CHECK ALL THAT APPLY

Female ☐ Male ☒ Veteran ☐ Disabled ☐

Ethnicity/Race Question 1

Hispanic or Latino ☐ Not Hispanic or Latino ☒

Ethnicity/Race Question 2

American Indian/Alaska Native ☐ Black or African American ☐

Native Hawaiian or Other Pacific Islander ☐ Asian ☐

White ☒ Other ☒

Home based business? Yes ☐ No ☒

Start-up business ☒ Existing business ☐ If so, how long? _____

QUALIFICATION QUESTIONNAIRE

Are you willing to locate or relocate your business in the City of Binghamton (regardless of where you live)? Yes ☒ No ☐

List the business start-up/management training you have completed: (including degree programs, workshops EAP Class, Entrepreneurial Curriculum)

The firsthand experience of launching three successful startups provides to majority of our business acumen. We attend entrepreneur and business development seminars / conferences held at various venues and institutions on a monthly basis.

BLDC / EAP Business Plan Competition
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Describe your business:

ISM is revolutionizing how cardiac performance is monitored in healthcare and athletics. We're innovating on the function of wearable technology. Our mission is to increase the quality of life around the world by delivering critical information about what's happening inside your body.

Describe your experience in this line of business:

Ohad BarSimanTov earned his PhD at SUNY Binghamton in the Clinical Science and Engineering Research Center, where he worked with a series of highly experienced technology advisors. Mark Sodon is a serial entrepreneur with a background in financial services and a history of startup success.

Describe your target market(s):

Healthcare and athletics are the primary markets and they include remote patient monitoring; wearable monitoring devices; and sports, fitness, and performance. These markets currently equate to a \$23 billion opportunity that is expected to increase.

Describe your competitive advantage in this market:

Our unique technology is one-of-a-kind. It combines form and function combined in a market where other products are limited by either form or function.

Do you have a comprehensive written business plan? Yes ☒ Partial ☐ No ☐

How would you use the prize money? (Be specific. If multiple uses, include budget)

Because the money is being provided by the BLDC, we have decided to use it exclusively for costs associated with opening a business in the city of Binghamton. Any licenses, permits, parking, facility dues, and/or rent will be paid with the prize money.

What are the sources and uses of financing for your business?

Friends & Family funding has been used thus far. We have recently started pitching angel investors and VC's. We also have entered competitions, similar to this, in an effort to secure working capital and financing.

PLEASE INCLUDE 1-2 PAGE EXECUTIVE SUMMARY. EMAIL QUALIFICATION APPLICATION FORM AND 1-2 PAGE EXECUTIVE SUMMARY TO RCMURPHY@CITYOFBINGHAMTON.COM ON OCTOBER 17, 2014. OUTLINE FOR EXECUTIVE SUMMARY IS ATTACHED.

I declare that the statements made in this application – including attachments – are true, correct, and complete to the best of my knowledge. False statements shall be sufficient cause for dismissal of this application.

Applicant's Signature

Ohad BarSimanTov & Mark Sodon

Applicant's Name

10/15/2014

Date

Founder / CEO

Title



Executive Summary – 2014 v2.3

InfraSonic Monitoring
115 Henry Street, Suite #695
Binghamton, New York 13902
(888) 345-1368 - info@ism.care

Confidentiality Notice: This document is confidential and contains proprietary information and intellectual property of ISM, its officers, and affiliates. Neither this document nor any of the information contained herein may be reproduced or disclosed under any circumstances without the express written permission of ISM. This document does not constitute an offer to sell or solicitation of an offer to buy securities of ISM.

The reader acknowledges that the information provided in this document is confidential; therefore, the reader agrees not to disclose it without the express written permission of ISM. It is acknowledged by the reader that information to be furnished in this document is in all respects confidential in nature, other than information that is in the public domain through other means, and that any disclosure or use of this confidential information by the reader may cause serious harm or damage to ISM.

EXECUTIVE SUMMARY

ISM is revolutionizing how cardiac performance is monitored in healthcare and athletics. We're innovating on the function of wearable technology. Our mission is to increase the quality of life around the world by delivering critical information about what's happening inside your body.

Ohad BarSimanTov founded InfraSonic Monitoring, aka ISM, in August 2014. ISM was launched after developing a unique technology under his dissertation at the State University of New York at Binghamton in the Clinical Science and Engineering Research Center, where he worked with a series of highly experienced technology advisors. His work involved monitoring chest wall movement in relation to cardiac output. Monitoring and understanding your cardiac output is the most important health assessment because all critical tissue and organs within the body depend on sufficient blood supply.

What is cardiac output? Cardiac output (CO) is the volume of blood pumped by the heart per minute. Cardiac output indicates how efficient and healthy your heart is. It is important to understand that cardiac output and heart rate are not the same measurement.

Shortly after ISM was launched, Mark Sodon who has founded several successful startups, joined the ISM team. Together, Ohad and Mark introduced the revolutionary system that they suitably named CoreTrac. CoreTrac incorporates a wearable sensor that continuously monitors and records the cardiac output of an individual. The "heart" of the sensor is the innovative technology that was developed by Ohad. The CoreTrac sensor can be inserted into an ergonomic chest strap securing it to the body over the sternum or worn as a waterproof peel-and-stick device. The sensor is unobtrusive, lightweight, and measures less than two inches in diameter. Data from the sensor can be wirelessly transmitted in real time or uploaded and downloaded manually to any database. Proprietary smartphone and tablet based applications are also being developed as part of the CoreTrac package.

Currently ISM is conducting alpha testing and R&D with Vanteon Corporation, beginning a clinical study with Durango Sport Performance Center, and are being assisted by Physioinnovation for follow up study. Future clinical testing is expected to be with Guthrie Robert Packard Hospital in Sayre, PA and we aim to commence by March 2015. CoreTrac will also be used as a remote monitoring device. In order to further develop this methodology, we are also working closely with the tele-health initiative at Pace University.

The Opportunity

CoreTrac will prevent medical emergencies by providing early warning about changes in cardiac output. It will reduce hospital readmissions by giving physicians critical patient information while the individual is conducting their routine activities at home. Doctors will monitor real-time effects on cardiac output from prescribed medication and dosage. CoreTrac will optimize athletic performance and increase safety awareness by informing athletes and trainers when to increase or decrease intensity. CoreTrac is one-of-a-kind. You cannot find another product with the same combination of form and function on the market today.

The main problems with the established methods of measuring cardiac output, amongst other shortfalls, is they are either invasive, not continuous, or require a physician and a clinical setting to administer the test. Therefore, a patient cannot be continuously monitored outside of the clinical environment where he or she may be experiencing life threatening changes in cardiac output.

Devices similar in form are available but they do not measure cardiac output. Although a few are available in healthcare, these devices are primarily sold in the athletic market and only measure heart rate and other standard vital parameters. Colorful marketing and advertising tout these devices to be ground break, and they are to some degree. They allow an athlete to monitor their standard vitals in real time, which has an incredible demand and benefit. However, they do not provide the most important parameter which is cardiac output.

The Market

Healthcare and athletics are the primary markets and they include remote patient monitoring; wearable monitoring devices; and sports, fitness, and performance. These markets currently equate to a \$23 billion opportunity that is expected to increase. IHS reported that by 2016, “the minimum revenue opportunity”, for wearable devices alone will be \$6 billion. Licensing the technology behind CoreTrac is another opportunity that we are currently discussing internally at ISM.

The initial and immediate market is athletics where FDA approval is not required. Every athlete in the world, from beginner to professional, is a potential customer. Beyond the individual user, CoreTrac can be used by athletic institutions and organizations. Collegiate and professional programs who need to monitor athlete progression and health can benefit from CoreTrac. Sponsors like Red Bull and Gatorade can use CoreTrac in its labs. Brands like Under Armour, Nike, and Reebok have devices that are similar to the CoreTrac in form but are missing our technology. We plan to collaborate with these brands to incorporate the CoreTrac technology in their products. CoreTrac can be used to evaluate changes to cardiac output in drivers and

pilots during endurance racing or under high rates of acceleration. Even the efficacy and safety of non-FDA approved supplements, often used by bodybuilders and athletes, in relation to cardiac output can be evaluated better by using CoreTrac.

Our long-term market is in healthcare where CoreTrac will be considered a class II device requiring 510(K) clearance. Foremost, CoreTrac is designed to augment existing on-site medical technology. Remote patient monitoring was \$104.5 million in 2012 and is forecasted at a compound annual growth rate of 16 percent in the U.S alone, according to GBI Research. Preventable readmission for Medicare patients cost the federal healthcare trust fund about \$17.5 billion each year.

Our Team

The ISM team consist of four members with a five member advisory board. Ohad is the Founder & Chief innovator. His focus is on further developing the technology at the center of ISM. Mark is the Co-Facilitator & CEO who is responsible for building and overseeing the organization around the innovation. Sergey Shteyn is our IT Director who handles software programing. World famous professional cyclist, Rotem Ishay, is ISM's Athletic Director. Rotem is our resident performance specialist who develops new opportunities in the athletic market.

Our team is eager to develop new opportunities for both the technology and the business. We can be reached by phone or fax at (888) 345-1368, and email at info@ism.care. Please contact us anytime, with any questions or concerns.

Cordially,

The entire team at InfraSonic Monitoring

**BLDC / EAP Business Plan Competition
Qualification Application + Executive Summary
Due October 17, 2014 to rcmurphy@cityofbinghamton.com**

Access Application Documents Here:

<http://www.binghamton-ny.gov/binghamton-local-development-corporation-blde>

Name Janet Kent 10/15/14 email: janetk10034@yahoo Date / /

Address 80 Greenridge Street Johnson City 13790

Business Phone (607) 238-7817 Cell Phone

E-mail janetk10034@yahoo.com

Business Name Beyond Home Care

PLEASE CHECK ALL THAT APPLY

Female ☒ Male ☐ Veteran ☐ Disabled ☒

Ethnicity/Race Question 1

Hispanic or Latino ☐ Not Hispanic or Latino ☒

Ethnicity/Race Question 2

American Indian/Alaska Native ☐ Black or African American ☐

Native Hawaiian or Other Pacific Islander ☐ Asian ☐

White ☒ Other ☐

Home based business? Yes ☒ No ☐

Start-up business ☒ Existing business ☐ If so, how long?

QUALIFICATION QUESTIONNAIRE

Are you willing to locate or relocate your business in the City of Binghamton (regardless of where you live)? Yes ☒ No ☐

List the business start-up/management training you have completed: (including degree programs, workshops EAP Class, Entrepreneurial Curriculum)

Training = R.N./CCM, EAP class

**BLDC / EAP Business Plan Competition
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Describe your business:

Beyond Home Care is a non-medical home care business designed to allow Broome County seniors the option to remain in their homes, with proper supportive services.

Describe your experience in this line of business:

R.N. for 47 years, Board Certified Case Manager for 15 years. Experience with traditional medical-model home care. Progressive management experience, including hiring and firing.

Describe your target market(s):

Senior citizens in Broome County who need supportive services in the home (cleaning, handyman, cooking, escort to MD).

Describe your competitive advantage in this market:

Competition is two franchises and Broome County home care services. Beyond Home Care has the advantage of having R.N. to assess needs and assist client/family to plan. BHC also offers Case Management services to assist clients to navigate health care systems and advocate for their needs to be met. Services list is fluid—any request that is legal and ethical can be considered.

Do you have a comprehensive written business plan? Yes ☒ Partial ☐ No ☐

How would you use the prize money? (Be specific. If multiple uses, include budget)

Advertising and marketing (using local resources).

What are the sources and uses of financing for your business?

Self-financed.

PLEASE INCLUDE 1-2 PAGE EXECUTIVE SUMMARY. EMAIL QUALIFICATION APPLICATION FORM AND 1-2 PAGE EXECUTIVE SUMMARY TO RCMURPHY@CITYOFBINGHAMTON.COM ON OCTOBER 17, 2014. OUTLINE FOR EXECUTIVE SUMMARY IS ATTACHED.

I declare that the statements made in this application – including attachments – are true, correct, and complete to the best of my knowledge. False statements shall be sufficient cause for dismissal of this application.

Janet Kent 10/15/14

Applicant's Signature

Date

Applicant's Name

Title

Beyond Home Care

Janet Kent R.N., CCM
80 Greenridge Street
Johnson City, NY 13790
607 238 7817

Beyond Home Care provides non-medical home care services for the aging population of Broome County. Our mission is to empower our clients to maintain independence and dignity in their own homes, by providing assistance that traditional medical-model home care services do not provide.

Beyond Home Care offers housekeeping and handyman services as its core products. We can provide meal preparation, grocery shopping and assistance with errands. In addition, we can provide professional Case Management assistance for individuals who need help in understanding the complexities of Medicare and private health insurance. Our Platinum Service offers assistance of a more complex nature. These services can include maintaining contact with loved ones via Skype or email, escorting clients to MD appointments with a list of questions from out-of-town family members and providing holiday celebrations for clients whose families live out of the area.

Beyond Home Care has been established as a Sole Proprietorship with independent contractors providing the services. At the one-year point in the business, a decision will be made about its structure. Possible changes may be to form a corporation or to change the structure to a not-for-profit model. The sole proprietor is a Registered Nurse with 47 years of experience. The last 15 years of practice have been as a Board Certified Case Manager for a large health insurance company, serving Medicare clients with coordination of care, health education and navigating/advocating through a confusing system. The gap in care of non-medical home care services has been a source of almost daily conversations with colleagues in hospitals and extended care facilities and has caused shocking and avoidable re-admissions and delayed discharges.

This nation is poised for the explosion of aging "baby-boomers". The comparative cost of nursing home custodial care (\$7500+/month) or even assisted living facility fees (\$3000+/month), make Beyond Home Care an affordable option for aging adults who need supportive care. The proposed cost of the core products are \$25/hr for housecleaning or handyman services with a minimum of 3 hours per visit. The local business competition is a franchise called Home Care Instead. They charge the same rate for these services. Broome County also provides some homemaking services and bases their rates upon the client's income. There is also Care.com, which is a non-local internet based referral. The benefit of using Beyond Home Care, is that the proprietor is an R.N. who will make all initial evaluations and who will be available for contingency planning. If the client needs traditional medical home services, he or she can be assisted to seek the advice of his/her health care provider to arrange this with a Certified Home Agency (such as UHS Home Care Services). The list of services that can be offered is fluid...any request that is legal and ethical can be considered.

All Beyond Home Care associates are independent contractors who are obtained by personal reference from local people who have used their services. They will provide evidence of a Broome County background check and provide their own liability insurance. Beyond Home Care will also carry liability insurance. Our clients are our neighbors. We are locally based. We are committed to serving our clients as we would like to be served.

The need for start-up capital is modest and \$5000 is in a business account at Peoples' Bank. The overhead for the business is minimal (Fixed Operating Expenses = \$5,700/year—which includes rental for a space in Binghamton, if needed). The plan is to re-invest any profits into the business during its infancy. Using self-earned capital removes the pressure of loan-shopping and allows for self-actualization of the vision for this business. Capital obtained from BLDC/EAP Business Plan Competition will be used for marketing and advertising. Milestones are: successful completion of the EAP program in 2012, retirement from full-time career 9/12/14, obtaining DBA, establishing business account, securing Ginny Roberts (Business Plans That Rock) and Geri Harrison (Ever Evolving Enterprises) as advisers, attending Lightening Round Business Networking on 10/14/14, being asked to present to BNI Fire on 10/23/14, plans to attend Celebrating Women in Business conference on 11/23/14. The cost-benefit analysis of local newspaper and TV advertising is under review, as well as ads in The Clipper and Cidermill Playhouse programs. Consults with website/brochure/social media designers is underway.

Marketing for BHC will include presentations to senior citizen centers, local charitable organizations (Kiwanis), local access TV presentations (“Why 40 watt Light bulbs Are a Bad Idea” or “Cold Weather Tips”), local radio shows (contact with 83.7-Passion Radio has been established), contact with local medical-model home care agencies and hospital discharge planners to create a bridge across the gap in services.

This is an idea whose time has come. I am ready.